



# CITIZENSHIP AND IMMIGRATION REQUIREMENTS

In response to recent updates from USDA and FHA, and to help clarify eligibility for Conventional borrowers, GMFS is updating and refining the Citizenship Requirements in our Guide.

USDA changes are already in effect, as previously announced by the agencies and GMFS.

FHA changes will take effect with case assignment dates on or after May 25th.

Conventional changes will take effect for locks on or after April 21st, Non-Permanent Resident Aliens must have a Visa Class listed in our eligibility grid to qualify for sale to GMFS.

Please review the Government and Conventional Citizenship and Immigration Requirements as well as the Conventional Visa Matrix

## Conventional Citizenship and Immigration Requirements

1. United States Citizens, or
2. Permanent resident aliens, who must provide a current, valid permanent resident card (often referred to as a Green Card, or Form I-551) to be eligible
  - a. If the expiration of the current resident card will occur within 3 months of closing, then provide either proof of filing Form I-90 (application to replace permanent resident card) for an extension or provide the updated resident card showing an expiration date > 3 months from closing.
3. Non-Permanent residents aliens as noted on the Non-Permanent Resident Alien Visa Appendix B found in our GMFS guide and shown below for your reference.

## Government Citizenship and Immigration requirements:

FHA/VA/USDA -insured financing will be limited to the following citizenship statuses – all borrowers must meet these residency requirements

1. United States Citizens, or
2. Permanent resident aliens, who must provide a current, valid permanent resident card (often referred to as a Green Card, or Form I-551) to be eligible
  - a. If the expiration of the current resident card will occur within 3 months of closing, then provide either proof of filing Form I-90 (application to replace permanent resident card) for an extension or provide the updated resident card showing an expiration date > 3 months from closing.

**\*\*Non-Permanent resident aliens, foreign nationals, and non-residents are not be eligible for Government-insured financing.**

# EXHIBIT B - CONVENTIONAL ELIGIBLE VISA MATRIX

## Non-Permanent Resident Alien Eligible VISA Types Conventional financing:

Visa Type	Description	Required Documentation
E-1	Treaty trader	Visa and EAD
E-2	Treaty investor	
E-3	Specialty occupation	
E-3D	Spouse of E-1, E-2 or E-3	
G-1	Mission members of a NATO recognized government to a specific international organization and immediate family members	Visa**
G-2	Representatives of a NATO recognized government	
G-3	Representatives of a non-recognized government	
G-4	Appointed individuals of international organizations	
G-5	Employees of G1-G4 visa holders	
H-1B1	Employer Sponsored Immigrant Worker	Visa
H-1B1	Specialty occupation	
H-1B2	DFAS - Specialty Occupation	
H-1B3	Fashion model of distinguished merit	
H-1C	Dept of Labor - Registered Nurse	
H-4	Spouse or child of H-1B visa holder	Visa and EAD
I	Foreign media outlet	Visa
K-1	Fiance' of a US citizen allowed in the US for the purpose of marriage	Visa and EAD
L-1A	Intracompany transfer - managerial/executive	Visa
L-1B	Intracompany transfer - specialized skill	
L-2	Spouse of child of L-1A or L-1B	
O-1A	Individuals with extraordinary ability in the sciences, education, business, or athletics	Visa
O-1B	Individuals with extraordinary achievement in the motion picture or television industry	
P-1A	Internationally recognized athlete	Visa
R-1	Religious workers to temporarily entering the US	Visa and EAD
R-2	Spouse or child (u21) of R-1 visa holder	
TN	Professional working under NAFTA	Visa
V-1	Spouse of a Legal Permanent Resident	Visa and EAD

\*Regardless of VISA Type, individuals with Diplomatic Immunity are ineligible.

\*\*All G-type Visa's listed (G1 through G5) require documentation that any diplomatic immunity status has been officially waived.

1. The eligibility and/or required documentation requirements are subject to change without notice.

2. This information is not intended to be a complete representation of GMFS' documentation requirements as more documentation may be required for approval, and at underwriter's discretion.